

Information to identify the case:

Debtor 1	Douglas A Sanders	Social Security number or ITIN	xxx-xx-4367
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-21623-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas A Sanders

10/4/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Douglas A Sanders
 Debtor

Case No. 19-21623-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db	+Douglas A Sanders, 58 Penn Beach Road, Pennsville, NJ 08070-3635
cr	+MEMBERS 1ST OF NJ FEDERAL CREDIT UNION, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
518294789	+Deville Mgmt, Attn: Bankruptcy, Po Box 1987, Colleyville, TX 76034-1987
518294796	+Saldutti Law Group, 800 North Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 04 2019 23:56:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 04 2019 23:56:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM Oct 05 2019 03:48:00 Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
518294788	+EDI: GMACFS.COM Oct 05 2019 03:48:00 Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Minneapolis, MN 55438-0901
518294790	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 04 2019 23:56:02 Ditech Financial, Attn Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
518294791	+E-mail/Text: bmyers@memberonenj.org Oct 04 2019 23:56:09 Members 1st Of Nj Fcu, 37 W Landis Ave, Vineland, NJ 08360-8122
518294792	+EDI: MERRICKBANK.COM Oct 05 2019 03:48:00 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518294793	+EDI: MID8.COM Oct 05 2019 03:48:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518294794	+EDI: NAVIENTFKASMSERV.COM Oct 05 2019 03:48:00 Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518294795	+E-mail/Text: bankruptcydepartment@tsico.com Oct 04 2019 23:56:31 Ncc Business Svcs Inc, Attn: Bankruptcy, 9428 Baymeadows Rd. Suite 200, Jacksonville, FL 32256-7912
518294797	+EDI: VERIZONCOMB.COM Oct 05 2019 03:48:00 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Andrew Sklar	andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary M. Salber	on behalf of Debtor Douglas A Sanders gsalberlaw@comcast.net
Rebecca K. McDowell	on behalf of Creditor MEMBERS 1ST OF NJ FEDERAL CREDIT UNION rmcdowell@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5